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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY		
Caption in Compliance with D.N.J. LBR 9004-1(b) FITZGERALD & CROUCH, P.C. 649 Newark Avenue Jersey City, NJ 07306 By: Sarah J. Crouch, Esq. (SC 1174) Phone: 201-533-1100 Fax: 201-533-1111 Attorney for the Debtor		
In Re: ERICA C. CLARK	Case No.: Judge:	16-31591 Papalia
	Chapter:	13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1.	☑ Motion for Relief from the Automatic Stay filed by J.P. Morgan Chase Bank			
	creditor,			
	A hearing has been scheduled for08/02/2018	_, at <u>11:00 AM</u> .		
	☐ Motion to Dismiss filed by the Chapter 13 Trustee.			
	A hearing has been scheduled for	, at		
	☐ Certification of Default filed by	,		
	I am requesting a hearing be scheduled on this matter.			
2.	I oppose the above matter for the following reasons (choose one):			
	☐ Payments have been made in the amount of \$, but have not		
	been accounted for. Documentation in support is attached.			

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☐ Payments have not been made for the following reasons and debtor proposes
repayment as follows (explain your answer):

☑ Other (explain your answer):

The Debtor has advised my office that she is only three months behind. Proof of her payments will be provided upon receipt. The remaining payments can be resolved once the issue of the outstanding balance has been resolved.

- 3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
- 4. I certify under penalty of perjury that the above is true.

Date: 16 18	40 look	
	Debtor's Signature	
Date:		
	Debtor's Signature	

NOTES:

- 1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
- 2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.